

HEALTH INSURANCE

Humana	High Deductible	
	In-Network	Out-of-Network
Deductible		
Individual	\$4,000	\$8,000
Family	\$8,000	\$16,000
Out-of-Pocket Maximum		
Employee Only	\$4,000	\$12,000
Family <i>(Incl. Deductible, Copay & Coinsurance. Excludes pharmacy copay)</i>	\$8,000	\$24,000
Coinsurance	100%	80%
Office Visits		
Primary Care Physician	Deductible/100%	Deductible/80% Deductible/80%
Specialist Care Physician	Deductible/100%	
Routine / Preventive Care	Covered at 100%	Deductible / Coinsurance
Hospital Visits		
Inpatient	Deductible/100%	Deductible/80%
Outpatient	Deductible/100%	Deductible/80%
Urgent Care	Deductible/ 100%	Deductible/80% Deductible/80%
Emergency Room	Deductible/ 100%	
Retail Pharmacy	Deductible / Coinsurance	
Mail Order Pharmacy (90-Day Supply)	Deductible / Coinsurance	

This is a summary of benefits and features offered by EASD and Humana. All benefits are subject to the limitations, and exclusions set forth in the Certificate of Coverage.

Monthly Rates	HDHP – Plan Rates	District HSA Contribution per year	If you choose to waive EASD health insurance, you will be eligible to receive \$300 per month cash in lieu <i>(Taxable income)</i>
Employee	\$97.68	\$1,896	
Employee + 1	\$191.76	\$3,804	
Family	\$226.00	\$4,500	